

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

IN RE: Edwin Alarcon  
Martha A. Alarcon

Debtor(s)

Case No.: 16-26963

Judge: SLM

Chapter: 13

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☐ Motions Included

☒ Modified/Notice Required

☐ Modified/No Notice Required

☒ Discharge Sought

☐ No Discharge Sought

Date: November 8,  
2016

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The Debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2016 for approximately 36 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

☒

Future Earnings

☐

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to \_\_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00

## Part 4: Secured Claims

### a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

### b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an

unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
MORTGAGE SERVICE CENTE	424 S 15th Street Newark, NJ 07103 Essex County	125,000.00	0.00
TD BANK N.A.	424 S 15th Street Newark, NJ 07103 Essex County	125,000.00	518.00

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Creditor

AMERICAN HONDA FINANCE  
DITECH FINANCIAL LLC

**e. Secured Claims to be paid in full through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

**Part 5: Unsecured Claims**

**a. Not separately classified** Allowed non-priority unsecured claims shall be paid:

\_\_\_\_\_ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

\_\_\_\_\_ Not less than \_\_\_\_\_ percent

\_\_\_\_\_ *x* \_\_\_\_\_ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-			

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: September 1, 2016.

Explain below **why** the Plan is being modified.

Debtor is surrendering Newark Property.

Explain below **how** the Plan is being modified

Debtor is surrendering her interest to the Newark property in full satisfaction.

Are Schedules I and J being filed simultaneously with this modified Plan? ☒ Yes ☐ No

**Part 10: Sign Here**

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date November 8, 2016 /s/ Russell L. Low  
Russell L. Low 4745  
Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 8, 2016 /s/ Edwin Alarcon  
Edwin Alarcon  
Debtor

Date: November 8, 2016 /s/ Martha A. Alarcon  
Martha A. Alarcon  
Joint Debtor

**Certificate of Notice Page 6 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edwin Alarcon  
 Martha A. Alarcon  
 Debtors

Case No. 16-26963-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 4  
 Total Noticed: 78

Date Rcvd: Nov 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2016.

db/jdb  
 cr

+Edwin Alarcon, Martha A. Alarcon, 88 Arthur Street, Clifton, NJ 07011-1420  
 +PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

516374707 +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 516374709 +AMEX, CORRESPONDENCE, PO BOX 981540, ELPASO, TX 79998-1540  
 516374686 +AmeriHealth, PO Box 1788, Newark, NJ 07101-1788  
 516374687 +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
 516374710 +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
 516374714 +C.Tech Collections Inc, PO Box 402, MT. Sinal, NY 11766-0402  
 516374719 +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516374724 +CITIBANK SEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, SAINT LOUIS, MO 63179-0040  
 516374725 +CITIBANK/BEST BUY, CENTRALIZED BANKRUPTCY/CITICORP CREDIT S, PO BOX 790040, ST LOUIS, MO 63179-0040  
 516374726 +CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, SAINT LOUIS, MO 63179-0040  
 516374731 +COMENITY BANK/NEW YORK & COMPANY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 516374732 +COMENITY BANK/VCTRSSEC, P.O Box 659728, San Antonio, TX 78265-9728  
 516374733 COMENITY BANK/VICTORIA SECRET, PO BOX 18215, COLUMBUS, OH 43218  
 516374728 +Clifton Eye Care, P.O Box 2247, Clifton, NJ 07015-2247  
 516374729 +Clifton Medical Imaging PA, 27168 Network Place, Chicago, IL 60673-1271  
 516374739 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101)

516374734 +Diagnostic Radiology Associates, 1339 Broad Street, Clifton, NJ 07013-4219  
 516374740 +Dr. Souheil Saba, MD, 1300 Main Avenue, Suite 2A, Clifton, NJ 07011-2266  
 516374741 +ERC, P.O Box 23870, Jacksonville, FL 32241-3870  
 516374742 +FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252-2409  
 516374743 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: FORD CREDIT, NATIONAL BANKRUPTCY SERVICE CENTER, PO BOX 62180, COLORADO SPRINGS, CO 80962)

516374745 +Garden State Healthcare Assoc. LLC, P.O. Box 20503, Newark, NJ 07101-5503  
 516374746 +Gastroenterology Associates of NJ, PO Box 51074, Newark, NJ 07101-5174  
 516374747 +Hoboken University Medical Center, 308 Willow Ave., Hoboken, NJ 07030-3808  
 516374748 +Howard Schachter Esq., 3490 U.S Route 1, Suite 6, Princeton, NJ 08540-5920  
 516374749 +Imaging Subspecialists of North Jersey, PO Box 3607, Evansville, IN 47735-3607  
 516374754 +KOHLS/CAPITAL ONE, PO BOX 9500, WILKS-BARR, PA 18773-9500  
 516374750 +Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-3525  
 516374755 +Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240  
 516374757 +MCS Claim Services, Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027  
 516374760 +MORTGAGE SERVICE CENTE, ATTN: BANKRUPTCY DEPT, PO BOX 5452, MT LAUREL, NJ 08054-5452  
 516374756 +Macys, PO Box 78008, Phoenix, AZ 85062-8008  
 516374758 +Medical Lab & Pathology Consut, P.O Box 835, Clifton, NJ 07015-0835  
 516374759 +Medical Laboratory & Pathology, P.O Box 835, Clifton, NJ 07015-0835  
 516374761 +NAPA OF NEW JERSEY, 1770 New Durham Road, South Plainfield, NJ 07080-2328  
 516407176 +Napa of New Jersey, C-Tech Collections, Inc., 5505 Nesconset Hwy, Mt Sinai, NY 11766-2037  
 516374762 +New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276  
 516374764 +North American Partners, In Anesthesia NJ, LLC, P.O Box 49, Glen Head, NY 11545-0049  
 516374765 +Oscar Insurance Corporation, P.O Box 278, New York, NY 10013-0278  
 516374766 +R&R Recovery, Inc., P.O Box 21575, Baltimore, MD 21282-1575  
 516374769 +RAYMORE & FLANIGAN, ATTN: LEGAL DEPT, 7248 MORGAN RD, LIVERPOOL, NY 13090-4535  
 516374767 +Ramapo Valley Anesthesia Assoc LLC, P.O. Box 28053, New York, NY 10087-8053  
 516374768 Ramapo Valley Anesthesiologists, PC, 100 Route 59, Suite 105, Suffern, NY 10901-4927  
 516374770 +Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242

516374772 +St Joseph's Regional Medical Center, PO Box 36284, Newark, NJ 07188-0001  
 516374775 +St. Josephs Emergency Physicians, P.O Box 11144, Belfast, ME 04915-4002  
 516374776 +St. Marys Hospital, 350 Boulevard, Passaic, NJ 07055-2840  
 516374777 +St.Josephs Regional Medical Center, P.O Box 32025, New York, NY 10087-2025  
 516374790 +TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475

516374803 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408)

516374797 +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717, Staten Island, NY 10309-0717

516374804 +VERIZON, 500 TECHNOLOGY DR, SUITE 500, WELDON SPRING, MO 63304-2225  
 516374807 +VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
 516374806 +Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

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Form ID: pdf901

Page 2 of 4  
Total Noticed: 78

Date Rcvd: Nov 10, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 10 2016 22:59:05 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 10 2016 22:59:04 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516374682 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 10 2016 22:59:12 AMERICAN HONDA FINANCE,  
PO BOX 168088, IRVING, TX 75016  
516374683 E-mail/Text: ebn@americollect.com Nov 10 2016 22:59:10 AMERICOLLECT INC, PO BOX 1566,  
MANITOWOC, WI 54221  
516374715 +E-mail/Text: ering@cbhv.com Nov 10 2016 22:59:01 CB OF THE HUDSON VALLE, 155 N PLANK RD,  
NEWBURGH, NY 12550-1748  
516374716 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 10 2016 22:59:24 CBE Group,  
1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
516374717 +E-mail/Text: ering@cbhv.com Nov 10 2016 22:59:01 CBHV, 155 North Plank Road, PO Box 831,  
Newburgh, NY 12551-0831  
516374718 +E-mail/Text: ering@cbhv.com Nov 10 2016 22:59:01 CBHV, Inc., PO Box 831,  
Newburgh, NY 12551-0831  
516374735 +E-mail/Text: mrdiscen@discover.com Nov 10 2016 22:58:17 DISCOVER FINANCIAL,  
ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025  
516374738 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 10 2016 22:58:47 DITECH, PO BOX 6172,  
RAPID CITY, SD 57709-6172  
516382763 E-mail/Text: mrdiscen@discover.com Nov 10 2016 22:58:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516374753 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 10 2016 22:58:27 KOHLS/CAPITAL ONE,  
PO BOX 3120, MILWAUKEE, WI 53201-3120  
516488480 E-mail/Text: bnc-quantum@quantum3group.com Nov 10 2016 22:58:54  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516374778 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:56:48 SYNCB/ASHLEY FURNITURE,  
ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
516374779 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:56:48 SYNCB/ELECTRONICS EXPO,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
516374780 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:56:23 SYNCB/TWEETER TX,  
C/O P.O. BOX 965036, ORLANDO, FL 32896-0001  
516374781 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:56:24 SYNCHRONY BANK/ JC PENNEYS,  
PO BOX 965064, ORLANDO, FL 32896-5064  
516374783 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:55:56 SYNCHRONY BANK/ OLD NAVY,  
PO BOX 965064, ORLANDO, FL 32896-5064  
516374786 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:55:56 SYNCHRONY BANK/LINEN N' THINGS,  
PO BOX 965064, ORLANDO, FL 32896-5064  
516374787 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:55:56 SYNCHRONY BANK/LOWES,  
PO BOX 965064, ORLANDO, FL 32896-5064  
516374788 +E-mail/PDF: gecsed@recoverycorp.com Nov 10 2016 22:55:56 SYNCHRONY BANK/TJX,  
PO BOX 965064, ORLANDO, FL 32896-5064  
516374792 +E-mail/Text: bankruptcy@td.com Nov 10 2016 22:59:08 TD BANK N.A., 32 CHESTNUT ST,  
LEWISTON, ME 04240-7799

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516374684\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221)  
516374685\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221)  
516374708\* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
516374688\* +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
516374689\* +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
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516374704\* +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
516374705\* +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
516374706\* +AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480  
516374711\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516374712\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516374713\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516374720\* +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298

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Form ID: pdf901

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Total Noticed: 78

Date Rcvd: Nov 10, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516374721\* +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
516374722\* +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
516374723\* +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
516374727\* +CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040,  
SAINT LOUIS, MO 63179-0040  
516374730\* +Clifton Medical Imaging PA, 27168 Network Place, Chicago, IL 60673-1271  
516374736\* +DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025  
516374737\* +DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025  
516374744\* +FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: FORD CREDIT, NATIONAL BANKRUPCY SERVICE CENTER, PO BOX 62180,  
COLORADO SPRINGS, CO 80962)  
516374751\* +Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-3525  
516374752\* +Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-3525  
516374763\* +New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276  
516374771\* +Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242,  
North Brunswick, NJ 08902-7242  
516374782\* +SYNCHRONY BANK/ JC PENNEYS, PO BOX 965064, ORLANDO, FL 32896-5064  
516374784\* +SYNCHRONY BANK/ OLD NAVY, PO BOX 965064, ORLANDO, FL 32896-5064  
516374785\* +SYNCHRONY BANK/ OLD NAVY, PO BOX 965064, ORLANDO, FL 32896-5064  
516374789\* +SYNCHRONY BANK/TJX, PO BOX 965064, ORLANDO, FL 32896-5064  
516374773\* +St Joseph's Regional Medical Center, PO Box 36284, Newark, NJ 07188-0001  
516374774\* +St. Joseph's Regional Medical Center, PO Box 36284, Newark, NJ 07188-0001  
516374791\* +TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475,  
MINNEAPOLIS, MN 55440-9475  
516374793\* +TD BANK N.A., 32 CHESTNUT ST, LEWISTON, ME 04240-7799  
516374794\* +TD BANK N.A., 32 CHESTNUT ST, LEWISTON, ME 04240-7799  
516374795\* +TD BANK N.A., 32 CHESTNUT ST, LEWISTON, ME 04240-7799  
516374796\* +Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240-7799  
516374798\* +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717,  
Staten Island, NY 10309-0717  
516374799\* +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717,  
Staten Island, NY 10309-0717  
516374800\* +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717,  
Staten Island, NY 10309-0717  
516374801\* +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717,  
Staten Island, NY 10309-0717  
516374802\* +Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717,  
Staten Island, NY 10309-0717  
516374805\* +VERIZON, 500 TECHNOLOGY DR, SUITE 500, WELDON SPRING, MO 63304-2225

TOTALS: 0, \* 55, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 12, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor PHH MORTGAGE CORPORATION  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Russell L. Low on behalf of Debtor Edwin Alarcon rbear611@aol.com, lowlaw505@gmail.com  
Russell L. Low on behalf of Joint Debtor Martha A. Alarcon rbear611@aol.com,  
lowlaw505@gmail.com



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 4 of 4  
Total Noticed: 78

Date Rcvd: Nov 10, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6